

(Official Form 1) (10/05)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Jackson, Carolyn M.
Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)		
Location Where Filed: Northern Dist. of IL	Case Number: 02-05627	Date Filed: 2/13/02
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. X /s/ Robert J. Semrad, Jr. October 24, 2005 Signature of Attorney for Debtor(s) Robert J. Semrad, Jr. Date
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		Certification Concerning Debt Counseling by Individual/Joint Debtor(s) <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
Information Regarding the Debtor (Check the Applicable Boxes)		
Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Statement by a Debtor Who Resides as a Tenant of Residential Property <i>Check all applicable boxes.</i>		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

(Official Form 1) (10/05)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Carolyn M. JacksonSignature of Debtor **Carolyn M. Jackson****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 24, 2005

Date

Signature of Attorney**X** /s/ Robert J. Semrad, Jr.

Signature of Attorney for Debtor(s)

Robert J. Semrad, Jr. 6226455

Printed Name of Attorney for Debtor(s)

Robert J. Semrad and Associates

Firm Name

**407 South Dearborn
Suite 400
Chicago, IL 60605**

Address

Email: msemrad@robertjsemrad.com**312-913-0625 Fax: 312-913-0631**

Telephone Number

October 24, 2005

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Jackson, Carolyn M.**Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



38505 Country Club Drive Suite 250
Farmington Hills, MI 48331
(800) 504-3396

10/24/2005

Carolyn M Jackson
503 W. 125th Place
Chicago, IL 60628

Dear Carolyn M Jackson,

Thank you for selecting GreenPath for your financial counseling and educational needs. We appreciate your business.

Included in the packet you will find:

1. Your financial assessment which includes your current and proposed budget
2. A customized action plan
3. Your briefing certificate which is valid for 180 days from the date of issue
4. Valuable information about the various options available to you
5. **Budget Smart** software to help you maintain your budget

If you also purchased our pre-discharge education, your Second Chance book and instructions will be sent in a separate package.

Please contact GreenPath at (800) 504-3396 with any additional questions you have.

Your client ID is 2203005. Please have it available when you call.

Sincerely,

Erin Boggs
Certified Financial Counselor



38505 Country Club Drive Suite 250
Farmington Hills, MI 48331
(800) 504-3396

Bankruptcy Briefing Packet

prepared by

GreenPath Debt Solutions

especially for

CAROLYN M JACKSON

Counselor : ERIN BOGGS

Prepared on : 10/24/2005

Client Goals:

Reduce stress:Lifestyle

Reduce debt:Debt

Reason for Financial Hardship: Crisis Situation

Client lost husband, had no life insurance, high funeral costs, had to pay debts on her own.

Home in Foreclosure? No

Date of Sheriff's Sale:

Repossession Threatened? Yes

No dates mentioned, but letters and phone calls.

Client Being Sued? No

Can Client Be Garnished? No

Status:

Client Previously Filed for bankruptcy? Yes

Chapter 7

Year of Discharge:

3/12/2001

NET INCOME

Income Owner	Income Source	Current	Proposed	Variance
Carolyn Jackson	Retirement Income	\$127	\$127	\$0
Carolyn Jackson	Other	\$350	\$350	\$0
Carolyn Jackson	Full-time Job	\$1,200	\$1,200	\$0
Total		\$1,677	\$1,677	\$0

HOUSING

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Mortgage	Ageis Mortgage	\$125,000	\$540	\$540	\$0
Second Mortgage	Ageis	\$25,000	\$239	\$239	\$0
Property Taxes (Ongoing)	City of Chicago	\$0	\$153	\$153	\$0
Total		\$150,000	\$932	\$932	\$0

UTILITIES

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Gas / Oil / Propane	People's Energy	\$346	\$60	\$60	\$0
Electric	Con Edison	\$315	\$58	\$58	\$0
Water	City of Chicago	\$0	\$30	\$30	\$0
Total		\$661	\$148	\$148	\$0

FIXED DEBT

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Loan	Amire's Credit	\$0	\$399	\$399	\$0
Personal Loan	Aaronson Furniture	\$4,500	\$189	\$189	\$0
Total		\$4,500	\$588	\$588	\$0

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Unsecured	Household	\$300	\$7	\$7	\$0
Other	City of Chicago (parking tickets)	\$700	\$15	\$15	\$0
Total		\$1,000	\$22	\$22	\$0

Household Expenses

Expense Type	Current Amount	Proposed Amount	Variance
Miscellaneous Expense - Doctor Visits	\$3	\$3	\$0
Transportation - Gasoline	\$80	\$80	\$0
Food - Groceries	\$200	\$200	\$0
Clothing - Purchase	\$8	\$8	\$0
Insurance - Home / Renters	\$60	\$60	\$0
Total HomeBudget Expenses	\$351	\$351	\$0

FORECAST DEFICIT/SURPLUS----- **\$ (364)** **\$ (364)** **\$ 0**

Assets

Type	Value	Lien	Notes
Real Estate	\$125,000	\$0	
	\$125,000	\$0	

Potential for Liquidating Assets:

Action Items

Type

- Income:Other - Ask son if he could contribute more.
- Income:Look for higher paying job by 10/30/2005 - Look through paper for higher paying job.



Agency Number : 0805-CC-00054

Certificate Number : BC-2203005-00000523

Bankruptcy Case Number :

Bankruptcy Briefing Certificate

I CERTIFY that on 10/24/2005, Carolyn Jackson received from GreenPath, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois judicial district an individual briefing conducted by phone that complied with the provisions of 11 U.S.C. § § 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This does not certify that you can or should file for bankruptcy. Those are decisions that can only be made by you with the help of a licensed bankruptcy attorney.

A handwritten signature in black ink that reads "Jane E. McNamara".

Jane E. McNamara
President and CEO
GreenPath, Inc.

* Individuals who wish to file for bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Aegis Mortgage Corporation
P.O. box 422039
Houston, TX 77242-2039

Aegis Mortgage Corporation
P.O. box 422039
Houston, TX 77242-2039

Americredit Financial Svcs
P.O. Box 961044
Fort Worth, TX 76161-1044

Aronson's Furniture

Aronson's Furniture
3401 W. 47th St.
Chicago, IL 60632

CCA/Credit Pac
700 Longwater Dr
Norwell, MA 02061

City of Chicago -Dept of Revenue
P.O. Box 88298
Chicago, IL 60680

ComEd
Bill Payment Center
Chicago, IL 60668-0001

HF Law
33 N. Lasalle St.
Suite # 1200
Chicago, IL 60602

HF Law
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HSBC
PO Box 1809
Jacksonville, FL 32229

Med Busi Bur
1480 Renaissance
Suite 400
Park Ridge, IL 60068

NCA

Peoples Energy
Chicago, IL 60687-0001